

Please see Plan Handbook for details.

No lifetime maximum on any medical plans.	Medical Plan 1 Connexus Network			Medical Plan 2 Connexus Network			Medical Plan 3 Connexus Network			Medical Plan 4 Connexus Network		
	In-Network Coordinated Care Member Pays	Non-Coordinated Care <sup>5</sup> Member Pays	Any Out-of- Network Services Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of- Network Services Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of- Network Services Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of- Network Services Member Pays
<b>Plan Year Costs<sup>5</sup></b>												
Deductible per person	\$400		\$800	\$800	\$900	\$1,600	\$1,200	\$1,300	\$2,400	\$1,600	\$1,700	\$3,200
Maximum deductible per family	\$1,500		\$2,400	\$2,700	\$2,700	\$4,800	\$3,900	\$3,900	\$7,200	\$5,100	\$5,100	\$9,600
Out-of-pocket (OOP) maximum per person <sup>3</sup>	\$2,850	\$3,250	\$6,000	\$3,850	\$4,250	\$8,000	\$4,850	\$5,250	\$10,000	\$6,700	\$7,100	\$13,700
Out-of-pocket (OOP) maximum per family <sup>3</sup>	\$9,750	\$9,750	\$18,000	\$12,750	\$12,750	\$24,000	\$15,750	\$15,750	\$27,400	\$15,800	\$15,800	\$27,400
<b>Preventive Care Services</b>												
Routine adult, well-child and women's exams; annual obesity screening & immunizations		\$0 <sup>1</sup>	50% after deductible	\$0 <sup>1</sup>	\$0 <sup>1</sup>	50% after deductible	\$0 <sup>1</sup>	\$0 <sup>1</sup>	50% after deductible	\$0 <sup>1</sup>	\$0 <sup>1</sup>	50% after deductible
<b>Office Visits and Virtual Care</b>												
Primary care office visits	\$20 <sup>1.5</sup>	20% after deductible	50% after deductible	\$20 <sup>1.5</sup>	20% after deductible	50% after deductible	\$25 <sup>1.5</sup>	25% after deductible	50% after deductible	\$25 <sup>1.5</sup>	25% after deductible	50% after deductible
Primary care office visits with a provider other than your chosen PCP 360 (Moda Plans only)		N/A	50% after deductible	\$40 <sup>1</sup>	N/A	50% after deductible	\$50 <sup>1</sup>	N/A	50% after deductible	\$50 <sup>1</sup>	N/A	50% after deductible
Incentive care office visits (Moda plans only)	\$15 <sup>1</sup>	20% after deductible	N/A	\$15 <sup>1</sup>	20% after deductible	N/A	\$20 <sup>1</sup>	25% after deductible	N/A	\$20 <sup>1</sup>	25% after deductible	N/A
Virtual Care (Kaiser Plans) / CirrusMD telehealth (Moda Plans)	\$0 <sup>1</sup>	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	\$0 <sup>1</sup>	Not covered
Specialist office visits	\$40 <sup>1</sup>	20% after deductible	50% after deductible	\$40 <sup>1</sup>	20% after deductible	50% after deductible	\$50 <sup>1</sup>	25% after deductible	50% after deductible	\$50 <sup>1</sup>	25% after deductible	50% after deductible
Urgent care	\$40 <sup>1</sup>	20% after deductible	20% after deductible	\$40 <sup>1</sup>	20% after deductible	20% after deductible	\$50 <sup>1</sup>	25% after deductible	25% after deductible	\$50 <sup>1</sup>	25% after deductible	25% after deductible
<b>Mental Health and Chemical Dependency Services</b>												
Mental health office visits	\$20 <sup>1</sup>		50% after deductible	\$20 <sup>1</sup>	\$20 <sup>1</sup>	50% after deductible	\$25 <sup>1</sup>	\$25 <sup>1</sup>	50% after deductible	\$25 <sup>1</sup>	\$25 <sup>1</sup>	50% after deductible
Mental health inpatient and residential services	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
Chemical dependency services (outpatient or residential)	\$20 <sup>1</sup>	\$20 <sup>1</sup>	50% after deductible	\$20 <sup>1</sup>	\$20 <sup>1</sup>	50% after deductible	\$25 <sup>1</sup>	\$25 <sup>1</sup>	50% after deductible	\$25 <sup>1</sup>	\$25 <sup>1</sup>	50% after deductible
Chemical dependency services (inpatient)	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
<b>Outpatient Services</b>												
Outpatient surgery/facility care	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
Outpatient rehabilitation (physical, occupational & speech therapy)	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
<b>Tests (outpatient)</b>												
Labs, x-ray, and imaging	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
CT, MRI, PET scans	\$100 copay + 20% after deductible	\$100 copay + 20% after deductible	\$50 copay + 50% after deductible	\$100 copay + 20% after deductible	\$100 copay + 20% after deductible	\$100 copay + 50% after deductible	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible
<b>Alternative Care Services<sup>7</sup></b>												
Acupuncture and Chiropractic <sup>7</sup>	\$20 <sup>1</sup>	20% after deductible	50% after deductible	\$20 <sup>1</sup>	20% after deductible	50% after deductible	\$25 <sup>1</sup>	25% after deductible	50% after deductible	\$25 <sup>1</sup>	25% after deductible	50% after deductible
Naturopathic office visits	\$40 <sup>1</sup>	20% after deductible	50% after deductible	\$40 <sup>1</sup>	20% after deductible	50% after deductible	\$50 <sup>1</sup>	25% after deductible	50% after deductible	\$50 <sup>1</sup>	25% after deductible	50% after deductible
<b>Maternity Care</b>												
Routine maternity care	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
Physician or midwife services & hospital stay, delivery & routine newborn nursery care	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
<b>Hospital Services</b>												
Inpatient care/surgery	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
Skilled nursing facility care	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible

No lifetime maximum on any medical plans.	Medical Plan 1 Connexus Network			Medical Plan 2 Connexus Network			Medical Plan 3 Connexus Network			Medical Plan 4 Connexus Network		
	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services <sup>6</sup> Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services <sup>6</sup> Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services <sup>6</sup> Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services <sup>6</sup> Member Pays
<b>Plan Year Costs<sup>5</sup></b>												
<b>Additional Cost Tier</b>												
<b>Moda Plans Only:</b> \$100 Additional Cost Tier (ACT): specified imaging (MRI, CT, PET), spinal injections, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea, viscosupplementation, upper endoscopies, sleep studies, lumbar discographies	\$100 copay + 20% after deductible	\$100 copay + 20% after deductible	\$100 copay + 50% after deductible	\$100 copay + 20% after deductible	\$100 copay + 20% after deductible	\$100 copay + 50% after deductible	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible
<b>Moda Plans Only:</b> \$500 Additional Cost Tier (ACT): Spine surgery, knee & hip replacement, knee & shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 20% after deductible	\$500 copay + 20% after deductible	\$500 copay + 50% after deductible	\$500 copay + 20% after deductible	\$500 copay + 20% after deductible	\$500 copay + 50% after deductible	\$500 copay + 25% after deductible	\$500 copay + 25% after deductible	\$500 copay + 50% after deductible	\$500 copay + 25% after deductible	\$500 copay + 25% after deductible	\$500 copay + 50% after deductible
<b>Emergency Services</b>												
Emergency room (copay waived if admitted)	\$100 copay + 20% after deductible	\$100 copay + 20% after deductible	\$100 copay + 50% after deductible	\$100 copay + 20% after deductible	\$100 copay + 20% after deductible	\$100 copay + 50% after deductible	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible
Ambulance	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
<b>Other Covered Services</b>												
Hearing aids: \$4,000 maximum benefit every 48 months for adults, see handbook for State mandated benefit for children	10% after deductible	10% after deductible	50% after deductible	10% after deductible	10% after deductible	50% after deductible	10% after deductible	10% after deductible	50% after deductible	10% after deductible	10% after deductible	50% after deductible
Durable medical equipment (DME)	20% after deductible	20% after deductible	50% after deductible	20% after deductible	20% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible	25% after deductible	25% after deductible	50% after deductible
<b>Pharmacy Services</b>												
Out-of-pocket (OOP) maximum	Rx applies toward OOP Max			Rx applies toward OOP Max			Rx applies toward OOP Max			Rx applies toward OOP Max		
<b>Retail</b>												
Value	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply	\$4 per 31-day supply
Generic (Kaiser Plans) / Select generic (Moda Plans)	\$12 per 31-day supply	\$12 per 31-day supply	See Plan Handbook	\$12 per 31-day supply	\$12 per 31-day supply	See Plan Handbook	\$12 per 31-day supply	\$12 per 31-day supply	See Plan Handbook	\$12 per 31-day supply	\$12 per 31-day supply	See Plan Handbook
Preferred brand	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply	25% up to \$75 per 31-day supply
Non-preferred brand <sup>4</sup>	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply	50% up to \$175 per 31-day supply
<b>Mail</b>												
Value	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply	\$8 per 90-day supply
Generic (Kaiser Plans) / Select generic (Moda Plans)	\$24 per 90-day supply	\$24 per 90-day supply	See Plan Handbook	\$24 per 90-day supply	\$24 per 90-day supply	See Plan Handbook	\$24 per 90-day supply	\$24 per 90-day supply	See Plan Handbook	\$24 per 90-day supply	\$24 per 90-day supply	See Plan Handbook
Preferred brand	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply	25% up to \$150 per 90-day supply
Non-preferred brand <sup>4</sup>	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply	50% up to \$450 per 90-day supply
<b>Specialty</b>												
Generic (Moda Plans only)	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed	\$12 per 31-day supply or \$36 per 90-day supply when allowed
Select generic (Kaiser plans) / Preferred brand (Moda Plans)	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed
Non-preferred brand <sup>4</sup>	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed





N/A – Not applicable

- Deductible waived.
- Individual deductible and individual out of pocket maximum apply when two or more individuals are covered on the plan. This plan also includes an embedded per member out-of-pocket max, which is set at the individual OOP amount. Under this plan, deductible must be met before benefits will be paid (except where 1 indicates deductible waived).

- For Moda plans, OOP maximum includes medical deductible, medical copayments, coinsurance, ACT copayments and pharmacy expenses.
- A formulary exception must be approved for non-preferred brand prescription medication.
- To receive in-network coordinated care benefits, you must choose and use a PCP 360.

- To receive in-network non-coordinated benefits, you must use Connexus providers.
- For Kaiser plans, acupuncture care is limited to 12 visits per year and chiropractic is limited to 20 visits per year. For Moda plans, acupuncture care and spinal manipulation is limited to 12 combined visits per year. Office visits for acupuncture and chiropractors are subject to the specialist copay and coinsurances and not limited to the 12 combined visits per plan year.

**This document is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.**

No lifetime maximum on any medical plans.	Medical Plan 5 Connexus Network			Medical Plan 6 Connexus Network HDHP HSA Compliant			Medical Plan 7 Connexus Network HDHP HSA Compliant		
	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services Member Pays	In-Network Coordinated Care <sup>5</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services Member Pays
<b>Plan Year Costs</b> - Deductibles and copayments apply to the annual out-of-pocket maximum									
Deductible per person	\$2,000	\$2,100	\$4,000	\$1,600 <sup>2</sup>	\$1,700 <sup>2</sup>	\$3,200 <sup>2</sup>	\$2,000 <sup>2</sup>	\$2,100 <sup>2</sup>	\$4,000 <sup>2</sup>
Maximum deductible per family	\$6,300	\$6,300	\$12,600	\$3,400 <sup>2</sup>	\$3,400 <sup>2</sup>	\$6,400 <sup>2</sup>	\$4,000 <sup>2</sup>	\$4,200 <sup>2</sup>	\$8,000 <sup>2</sup>
Out-of-pocket (OOP) maximum per person <sup>3</sup>	\$6,800	\$7,200	\$13,700	\$6,400 <sup>2</sup>	\$6,750 <sup>2</sup>	\$13,100 <sup>2</sup>	\$6,300 <sup>2</sup>	\$6,750 <sup>2</sup>	\$13,300 <sup>2</sup>
Out-of-pocket (OOP) maximum per family <sup>3</sup>	\$15,800	\$15,800	\$27,400	\$13,500 <sup>2</sup>	\$13,500 <sup>2</sup>	\$26,200 <sup>2</sup>	\$13,500 <sup>2</sup>	\$13,500 <sup>2</sup>	\$26,600 <sup>2</sup>
<b>Preventive Care Services</b>									
Routine adult, well-child and women's exams; annual obesity screening & immunizations 	\$0 <sup>1</sup>	\$0 <sup>1</sup>	50% after deductible	\$0 <sup>1</sup>	\$0 <sup>1</sup>	50% after deductible	\$0 <sup>1</sup>	\$0 <sup>1</sup>	50% after deductible
<b>Office Visits and Virtual Care</b>									
Primary care office visits	\$30 <sup>1,5</sup>	25% after deductible	50% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Primary care office visits with a provider other than your chosen PCP 360 (Moda Plans only)	\$50 <sup>1</sup>	N/A	50% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Incentive care office visits (Moda plans only)	\$25 <sup>1</sup>	25% after deductible	N/A	15% after deductible	20% after deductible	N/A	20% after deductible	25% after deductible	N/A
Virtual Care (Kaiser Plans) / CirrusMD telehealth (Moda Plans) 	\$0 <sup>1</sup>	\$0 <sup>1</sup>	Not covered	\$0 after deductible	\$0 after deductible	Not covered	\$0 after deductible	\$0 after deductible	Not covered
Specialist office visits	\$50 <sup>1</sup>	25% after deductible	50% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Urgent care	\$50 <sup>1</sup>	25% after deductible	25% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Mental Health Services</b>									
Mental health office visits	\$30 <sup>1</sup>	\$30 <sup>1</sup>	50% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Mental health inpatient and residential services	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Chemical dependency services (outpatient or residential)	\$30 <sup>1</sup>	\$30 <sup>1</sup>	50% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Chemical dependency services (inpatient)	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Outpatient Services</b>									
Outpatient surgery/facility care	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Outpatient rehabilitation (physical, occupational & speech therapy)	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Diagnostic Testing</b>									
Labs, x-ray, and imaging	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
CT, MRI, PET scans 	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Alternative Care Services</b>									
Acupuncture and Chiropractic <sup>7</sup>	\$30 <sup>1</sup>	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Naturopathic Services	\$50 <sup>1</sup>	25% after deductible	50% after deductible	15% after deductible	20% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Maternity Care</b>									
Outpatient maternity care	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Physician or midwife services & hospital stay, delivery & routine newborn nursery care	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Hospital Services</b>									
Inpatient care/surgery	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
Skilled nursing facility care 	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Additional Cost Tier</b>									
<b>Moda Plans Only:</b> \$100 Additional Cost Tier (ACT): specified imaging (MRI, CT, PET), spinal injections, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea, viscosupplementation, upper endoscopies, sleep studies, lumbar discographies	\$100 copay + 25% after deductible	\$100 copay + 25% after deductible	\$100 copay + 50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible
<b>Moda Plans Only:</b> \$500 Additional Cost Tier (ACT): Spine surgery, knee & hip replacement, knee & shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 25% after deductible	\$500 copay + 25% after deductible	\$500 copay + 50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible



Plans 5–7 – continued

No lifetime maximum on any medical plans.	Medical Plan 5 Connexus Network			Medical Plan 6 Connexus Network HDHP HSA Compliant			Medical Plan 7 Connexus Network HDHP HSA Compliant		
	In-Network Coordinated Care <sup>6</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services Member Pays	In-Network Coordinated Care <sup>6</sup> Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Any Out-of-Network Services Member Pays	In-Network Coordinated Care Member Pays	In-Network Non-Coordinated Care <sup>6</sup> Member Pays	Out-of-Network Services Member Pays
<b>Plan Year Costs</b> - Deductibles and copayments apply to the annual out-of-pocket maximum									
<b>Emergency Services</b>									
Emergency room (copay waived if admitted)	\$100 copay + 25% after deductible			20% after deductible			20% after deductible		
Ambulance	25% after deductible			20% after deductible			20% after deductible		
<b>Other Covered Services</b>									
Hearing aids: \$4,000 maximum benefit every 48 months for adults, see handbook for State mandated benefit for children	10% after deductible	10% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	20% after deductible
Durable medical equipment (DME)	25% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	50% after deductible	20% after deductible	25% after deductible	20% after deductible
<b>Pharmacy Services</b>									
Out-of-pocket (OOP) maximum	Rx applies toward OOP max			Rx applies toward plan OOP max			Rx applies toward plan OOP max		
<b>Retail</b>									
Value	\$4 per 31-day supply			\$4 <sup>1</sup> per 31-day supply			\$4 <sup>1</sup> per 31-day supply		
Generic (Kaiser Plans) / Select generic (Moda Plans)	\$12 per 31-day supply			20% after deductible			20% after deductible		
Preferred brand	25% up to \$75 per 31-day supply			20% after deductible			20% after deductible		
Non-preferred brand <sup>5</sup>	50% up to \$175 per 31-day supply			20% after deductible			20% after deductible		
<b>Mail</b>									
Value	\$8 per 90-day supply			\$8 <sup>1</sup> per 90-day supply			\$8 <sup>1</sup> per 90-day supply		
Generic (Kaiser Plans) / Select generic (Moda Plans)	\$24 per 90-day supply			20% after deductible			20% after deductible		
Preferred brand	25% up to \$150 per 90-day supply			20% after deductible			20% after deductible		
Non-preferred brand <sup>4</sup>	50% up to \$450 per 90-day supply			20% after deductible			20% after deductible		
<b>Specialty</b>									
Generic (Moda Plans only)	\$12 per 31-day supply or \$36 per 90-day supply when allowed			20% after deductible			20% after deductible		
Select generic (Kaiser plans) / Preferred brand (Moda Plans)	25% up to \$200 per 31-day supply or \$400 for 90-day supply when allowed			20% after deductible			20% after deductible		
Non-preferred brand <sup>4</sup>	50% up to \$500 per 31-day supply or \$1,000 for 90-day supply when allowed			20% after deductible			20% after deductible		

N/A – Not applicable

- 1 Deductible waived.
- 2 Individual deductible and individual out of pocket maximum apply to single coverage only. Family deductible and family out of pocket maximum apply when two or more individuals are covered on the plan. This plan also includes an embedded per member out-of-pocket max, which is set at the individual OOP amount. Under this plan, deductible must be met before benefits will be paid (except where 1 indicates deductible waived).

- 3 For Moda plans, OOP maximum includes medical deductible, medical copayments, coinsurance, ACT copayments and pharmacy expenses.
- 4 A formulary exception must be approved for non-preferred brand prescription medication.
- 5 To receive in-network coordinated care benefits, you must choose and use a PCP 360.
- 6 To receive in-network non-coordinated benefits, you must use Connexus providers.

- 7 For Kaiser plans, acupuncture care is limited to 12 visits per year and chiropractic is limited to 20 visits per year. For Moda plans, acupuncture care and spinal manipulation is limited to 12 combined visits per year. Office visits for acupuncture and chiropractors are subject to the specialist copay and coinsurances and not limited to the 12 combined visits per plan year.

**This document is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.**



# Summary of Dental Benefits 2024–2025 Plan Year

Please see Plan Handbook for details.



Dental	Premier Plan 1 <sup>1</sup>	Premier Plan 5 <sup>1</sup>	Premier Plan 6	Exclusive PPO – Incentive Plan <sup>1</sup>	Exclusive PPO Plan	Kaiser Dental Plan	Willamette Dental Plan
Network	Delta Dental Premier	Delta Dental Premier	Delta Dental Premier	Limited Network Plan – Delta Dental PPO <sup>2</sup>	Limited Network Plan – Delta Dental PPO <sup>2</sup>	Limited Network Plan – Kaiser Permanente Facilities <sup>3</sup>	Limited Network Plan – Willamette Dental Group Facilities <sup>2</sup>
Dental Office Visit Copay	N/A	N/A	N/A	N/A	N/A	\$20 <sup>3</sup>	\$20 <sup>3</sup>
Benefit Maximum	\$2,200 <sup>4</sup>	\$1,700 <sup>4</sup>	\$1,200	\$2,200	\$500	\$4,000	N/A
Deductible	\$50	\$50	\$50	\$50	\$50	N/A	N/A
<b>Preventive &amp; Diagnostic Services – Deductible Waived for Preventive &amp; Diagnostic Services on Delta Dental Plans<sup>6</sup></b>							
Oral exams, X-rays, cleaning (prophylaxis), fluoride treatments, and space maintainers	70% + 10% each Plan Year <sup>6</sup>	70% + 10% each Plan Year <sup>6</sup>	100% <sup>6</sup>	100% <sup>6</sup>	100% <sup>6</sup>	100% <sup>6</sup>	100%
<b>Restorative Services</b>							
Routine fillings, inlays and stainless steel crowns	70% + 10% <sup>1</sup> each Plan Year	70% + 10% <sup>1</sup> each Plan Year	80% <sup>1</sup>	70% + 10% <sup>1</sup> each Plan Year	90% <sup>1</sup>	100% <sup>3</sup>	100% <sup>3</sup>
<b>Simple Extraction</b>							
Simple tooth extractions	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	70% + 10% each Plan Year	90%	100%	100% <sup>3</sup>
<b>Oral Surgery</b>							
Surgical tooth extractions, including diagnosis and evaluation	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	70% + 10% each Plan Year	90%	\$50 Copay <sup>3</sup>	\$50 Copay <sup>3</sup>
<b>Periodontics</b>							
Diagnosis, evaluation, and treatment of gum disease including scaling and root planning	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	70% + 10% each Plan Year	90%	100% <sup>3</sup>	100% <sup>3</sup>
<b>Endodontics</b>							
Root canal and related therapy including diagnosis and evaluation	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	70% + 10% each Plan Year	90%	\$50 Copay <sup>3</sup>	\$50 Copay <sup>3</sup>
<b>Major Restorative Services</b>							
Gold or porcelain crowns and onlays	70% + 10% each Plan Year	70%	50%	70% + 10% each Plan Year	80%	\$250 Copay <sup>3</sup>	\$250 Copay <sup>3,5</sup>
Implants	70% + 10% each Plan Year	50%	50%	70% + 10% each Plan Year	80%	50% <sup>3</sup>	Implant surgery up to \$1,500 calendar year maximum <sup>5</sup>
<b>Other covered services</b>							
Occlusal guards (night guards)	50% up to \$250 max, once every 5 years	50% up to \$250 max, once every 5 years	50% up to \$250 max, once every 5 years	50% up to \$250 max, once every 5 years	50% up to \$250 max, once every 5 years	65%, once every 5 years	100% once every 2 years
Athletic mouth guards	50%	50%	50%	50%	50%	65% once every 12 months	\$100 Copay <sup>3</sup>
Nitrous Oxide	50%	50%	50%	50%	50%	\$25 copay (Age 12 & Under) \$25 copay (Age 13 & Up)	\$15 Copay <sup>3</sup>
<b>Fixed and Removable Prosthetic Services</b>							
Full and partial dentures, relines, rebases	70% + 10% each Plan Year	50%	50%	70% + 10% each Plan Year	80%	\$100 Copay <sup>3</sup>	\$100 Copay <sup>3,5</sup>
Bridge retainers and pontics	70% + 10% each Plan Year	50%	50%	70% + 10% each Plan Year	80%	\$250 Copay <sup>3</sup>	\$250 Copay <sup>3,5</sup>
<b>Orthodontics</b>							
Orthodontic Treatment	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	NO ORTHO COVERAGE on this plan	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	\$2,500 Copay + \$20 per visit	\$2,500 Copay + \$20 per visit

1 Under Delta Dental Plans 1 and 5, and Exclusive PPO - Incentive Plan benefits start at 70% the first plan year then increase by 10% each plan year (up to a maximum of 100%) provided the individual has visited the dentist at least once during the previous plan year.

2 Services performed by providers outside the limited network are not covered unless for a dental emergency. Emergency services include limited exam and palliative treatment only.

3 Office visit copayment applies at each visit, in addition to any plan copayments for services.

4 Preventive care and orthodontia do not accrue to this maximum.

5 Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit under the Willamette Dental Group plan.

6 Preventive services will not accrue towards the plan benefit maximum.

**This document is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.**



# Summary of Vision Benefits 2024–2025 Plan Year

	KAISER PERMANENTE	moda HEALTH	moda HEALTH	moda HEALTH	vsp Vision Care	vsp Vision Care
Vision	Kaiser Vision Plan <sup>1</sup> Kaiser Permanente Facilities	Moda Opal Plan May use any licensed provider	Moda Pearl Plan May use any licensed provider	Moda Quartz Plan May use any licensed provider	VSP Choice Plus Plan VSP Choice Network	VSP Choice Plan VSP Choice Network
Plan Year Maximum	<del>\$250</del>	\$600	\$400	\$250	N/A	N/A
Routine Eye Exam:						
Benefit:	<del>Covered under the Kaiser Permanente Medical Plan (does not apply to the vision plan year maximum)</del>	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	<del>Plan pays 90% + \$10 copay</del>	<del>Plan pays 90% after \$10 copay</del>
Frequency:	<del>As needed</del>	Once per plan year	Once per plan year	Once per plan year	<del>Once per plan year</del>	<del>Once per plan year</del>
Lenses:						
Basic lens benefit:	<del><b>Under age 19:</b> No charge for one pair of standard frames and lenses or contacts</del>	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	<del>\$20 copay (applied towards lenses &amp; frame) for plastic single vision, lined bifocal, lined trifocal, or lenticular lenses covered in full. Polycarbonate lenses, scratch resistant and UV coatings covered in full</del>	<del>\$20 copay (applied towards lenses &amp; frame) for plastic single vision, lined bifocal, lined trifocal, or lenticular lenses covered in full. Scratch resistant and UV coatings covered in full. Polycarbonate lenses covered in full for dependent children</del>
Lens enhancements:	<del><b>Age 19+:</b> Plan pays 100% (up to plan maximum)</del>				<del>\$0 copay for standard progressive lenses \$15 copay for anti-reflective coating or premium custom progressive lenses</del>	<del>\$0 copay for standard progressive lenses Discounts for polycarbonate for adults, anti-reflective coating or premium custom progressive lenses</del>
Frequency:	<del>Once per plan year</del>	Once per plan year	Once per plan year	Once per plan year	<del>Once per plan year</del>	<del>Once per plan year</del>
Frames						
Benefit:	<del><b>Under age 19:</b> No charge for one pair of standard frames and lenses</del>	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	<del>Covered in full up to retail allowance of \$300; 20% off amount over retail allowance for frames</del>	<del>Covered in full up to retail allowance of \$150; 20% off amount over retail allowance for frames</del>
Frequency:	<del>Once per plan year</del>	<b>Age 0–16:</b> Once per plan year <b>Age 17+:</b> Once every two plan years	<b>Age 0–16:</b> Once per plan year <b>Age 17+:</b> Once every two plan years	<b>Age 0–16:</b> Once per plan year <b>Age 17+:</b> Once every two plan years	<del>Once per plan year</del>	<del>Once per plan year</del>
Contacts (in lieu of frames and lenses)						
Benefit:	<del><b>Under age 19:</b> No charge for contacts</del>	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	Plan pays 100% (up to plan maximum)	<del>Covered in full up to retail allowance of \$300</del>	<del>Covered in full up to retail allowance of \$150</del>
Frequency:	<del>Once per plan year</del>	Up to the plan maximum	Up to the plan maximum	Up to the plan maximum	<del>Once per plan year</del>	<del>Once per plan year</del>
Non-Prescription Benefit						
Benefit:	\$100 of your annual \$250 allowance may be used toward non-prescription sunglasses and/or digital eye strain glasses	Not Covered	Not Covered	Not Covered	OEBB members can use their frame allowance to pay for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses, in lieu of prescription glasses or contacts	OEBB members can use their frame allowance to pay for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses, in lieu of prescription glasses or contacts

<sup>1</sup> Must be enrolled in a Kaiser Medical Plan to enroll in the Kaiser Vision Plan.

This document is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.

You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact OEBB Member Services at 888-4My-OEBB (888-469-6322) or email [oebb.benefits@odhsoha.oregon.gov](mailto:oebb.benefits@odhsoha.oregon.gov). We accept all relay calls or you can dial 711.